

****AMENDED CHAPTER 13 PLAN****
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

CASE NO. 16-52194

Debtor Rood Joseph SS# xxx-xx-0380 Median Income Above Below
 Joint Debtor Romus Sheiwanda Joseph SS# xxx-xx-6762
 Address 63 JT Speed Rd Collins, MS 39428-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of **60** months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ **548.00** per (bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address: *\$1,187.33*
Monthly

Lowe's Home Center LLC,
1605 Curtis Bridge Road
Wilesboro, NC 28697

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month

DOMESTIC SUPPORT OBLIGATION DUE TO:

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid direct, through payroll deduction, or through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid Direct through payroll deduction through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: <u>NONE</u>	BEGINNING <u> </u>	@\$ <u> </u>	<input type="checkbox"/> PLAN <input type="checkbox"/> DIRECT
MTG ARREARS TO: <u>NONE</u>	THROUGH <u> </u>	\$ <u> </u>	@\$ <u> </u> /MO*

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: <u>-NONE-</u>	Approx. amt. due: <u> </u>	Int. Rate: <u> </u>
Property Address: <u> </u>	Are related taxes and/or insurance escrowed	Yes <u> </u> No <u> </u>

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
**Covington Bank	House & Lot		\$46,626.64	\$50,000.00	5%	**Pay Amt Owed
**Capitol One Auto	Chrysler 300		\$14,000.73	\$10,998.00	5%	**Pay Value

Debtor's Initials RJ Joint Debtor's Initials RJ

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*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
*Central Sunbelt FCU	2005 Nissan Altima	\$6,425.60	*Abandon;Pay Zero

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
US Dept of Ed	43,747.00	Unknown	Pay ZERO, Treat as all other timely filed unsecured claims; Not attempting to discharge

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: **NONE**

GENERAL UNSECURED DEBTS totaling approximately \$ **49,979.17**. Such claims must be timely filed and not disallowed to receive payment as follows: **IN FULL (100%)** or **0** % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ **1,100.00**
 Attorney Fees Previously Paid \$ **0.00**
 Attorney fees to be paid in plan \$ **0.00**

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent
Farm Bureau

Attorney for Debtor (Name/Address/Phone # / Email)
William W. Stover, Jr

555 Tombigbee St. Ste 100
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 E-mail Address **Wes@wesstover.com**

DATE: ****February 7, 2017****

DEBTOR'S SIGNATURE
 JOINT DEBTOR'S SIGNATURE
 ATTORNEY'S SIGNATURE

/s/ Rood Joseph
/s/ Romus Sheiwanda Joseph
/s/ William W. Stover, Jr.